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GROUP 3600

3624
41

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Power of Attorney, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: July 8, 2004

PATENT

Paper No.

File: Carr-P2-00

Signed: Peter K. Trzyna
Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3624
Examiner	:	Wasylchak, Steven R.

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application is the following:

1. Revocation of Power of Attorney with New Power of Attorney and Change of Correspondence Address;
2. Statement Under 37 C.F.R. 3.73(b); and
3. Copy of Assignment recorded at Reel 011866, Frame 0071.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,


Peter K. Trzyba
(Reg. No. 32,601)

Date: July 8, 2004

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

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PTO/SB/82 (09-03)

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

REVOCATION OF POWER OF
ATTORNEY WITH
NEW POWER OF ATTORNEY
AND
CHANGE OF CORRESPONDENCE ADDRESS

Application Number	09/669,196
Filing Date	09/25/2000
First Named Inventor	Philip Carragher, et al
Art Unit	3624
Examiner Name	Wasylchak, Steven R.
Attorney Docket Number	Carr-P2-00

I hereby revoke all previous powers of attorney given in the above-identified application.

A Power of Attorney is submitted herewith.

OR

I hereby appoint the practitioners associated with the Customer Number: 28710

Please change the correspondence address for the above-identified application to:

The address associated with
Customer Number: 28710

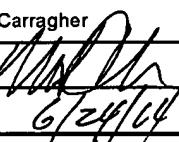
OR

<input type="checkbox"/> Firm or Individual Name			
Address			
Address			
City	State	Zip	
Country			
Telephone	Fax		

I am the:

Applicant/Inventor.
 Assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)

SIGNATURE of Applicant or Assignee of Record

Name	Philip Carragher		
Signature			
Date	6/24/04	Telephone	(847) 242-9170

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below*.

*Total of _____ forms are submitted.

This collection of information is required by 37 CFR 1.36. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

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GROUP 3600



PTO/SB/96 (08-03)

Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

STATEMENT UNDER 37 CFR 3.73(b)

Applicant/Patent Owner: H.O.M.E. Mortgage Card, LLC

Application No./Patent No.: 09/669,196 Filed/Issue Date: Filed 09/25/2000

Entitled: System for Card Activity-Based Mortgage Crediting

H.O.M.E. Mortgage Card, LLC, a Corporation
(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1. the assignee of the entire right, title, and interest; or

2. an assignee of less than the entire right, title and interest.
The extent (by percentage) of its ownership interest is _____ %
in the patent application/patent identified above by virtue of either:

A. [✓] An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel 011866, Frame 0071, or for which a copy thereof is attached.

OR

B. [] A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: _____ To: _____
The document was recorded in the United States Patent and Trademark Office at _____
Reel _____, Frame _____, or for which a copy thereof is attached.

2. From: _____ To: _____
The document was recorded in the United States Patent and Trademark Office at _____
Reel _____, Frame _____, or for which a copy thereof is attached.

3. From: _____ To: _____
The document was recorded in the United States Patent and Trademark Office at _____
Reel _____, Frame _____, or for which a copy thereof is attached.

[] Additional documents in the chain of title are listed on a supplemental sheet.

[✓] Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., the original assignment document or a true copy of the original document) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

6/24/04
Date

(847) 242-9170

Telephone number

Philip Carragher

Typed or printed name

Signature

President

Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



UNITED STATES DEPARTMENT OF COMMERCE

Patent and Trademark Office

ASSISTANT SECRETARY AND COMMISSIONER

OF PATENTS AND TRADEMARKS

Washington, D.C. 20231

AUGUST 17, 2001

PTAS



PETER K. TRZYNA
P.O. BOX 7131
CHICAGO, IL 60680

101743855A

UNITED STATES PATENT AND TRADEMARK OFFICE
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

THE ENCLOSED DOCUMENT HAS BEEN RECORDED BY THE ASSIGNMENT DIVISION OF THE U.S. PATENT AND TRADEMARK OFFICE. A COMPLETE MICROFILM COPY IS AVAILABLE AT THE ASSIGNMENT SEARCH ROOM ON THE REEL AND FRAME NUMBER REFERENCED BELOW.

PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 703-308-9723. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, ASSIGNMENT DIVISION, BOX ASSIGNMENTS, CG-4, 1213 JEFFERSON DAVIS HWY, SUITE 320, WASHINGTON, D.C. 20231.

RECORDATION DATE: 06/04/2001

REEL/FRAME: 011866/0071
NUMBER OF PAGES: 3

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).

ASSIGNOR:

CARRAGHER, PHILIP

DOC DATE: 04/29/2001

ASSIGNOR:

WEBSTER, STEVEN EARL

DOC DATE: 04/24/2001

ASSIGNEE:

H.O.M.E. MORTGAGE CARD, LLC
904 LOOKOUT COURT
WINDSOR, COLORADO 80550

SERIAL NUMBER: 09669196
PATENT NUMBER:

FILING DATE: 09/25/2000
ISSUE DATE:

ANTIONE ROYALL, EXAMINER
ASSIGNMENT DIVISION
OFFICE OF PUBLIC RECORDS

JUN 04 2001



101743855

6.4-01

To the Honorable Commissioner of Patents and Trademarks: Please record the attached original document or copy thereof.

1. Name of conveying party(ies):

Philip Carragher, Steven Earl Webster



2. Name and address of receiving party(ies):

Name: H.O.M.E. Mortgage Card, LLC

Internal Address: _____

Street Address: 904 Lookout Court

City: Windsor

State: Colorado Zip: 80550

Additional name(s) & address(es) attached?

Yes No

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JUL 15 2004

GROUP 3600

4. Application number(s) or registration number(s): 09/669,196

If this document is being filed together with a new application, the execution date of the application is _____

A. Patent Application No.(s) 09/669,196

B. Patent No.(s) _____

Additional numbers attached? Yes No _____

5. Name and address of party to whom correspondence concerning document should be mailed:

Name: Peter K. Trzyna

Internal Address: P.O. Box 7131

City: CHICAGO State: IL Zip: 60680

6. Total number of applications and patents involved 1

7. Total fee (37 C.F.R. 3.41) \$ 40.00

Enclosed

Authorized to be charged to deposit account

8. Deposit account number: 50-0235

(Attach duplicate copy of this page if paying by deposit account)

DO NOT USE THIS SPACE

9. Statement and signature.

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Peter K. Trzyna

Name of Person Signing

Signature

May 29, 2001

Date

Total number of pages including cover sheet, attachments and document: 3

Mail documents to be recorded with required cover sheet information to:
Commissioner of Patents & Trademarks, Box Assignments
Washington, D.C. 20231

06/08/2001 AAHMED1 00000118 500235 09669196

01 FC:581

40.00 CH

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
ASSIGNMENT OF PATENT**

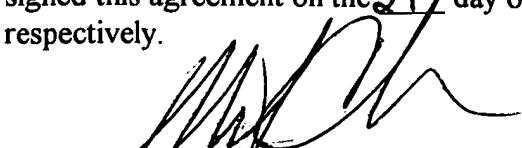
WHEREAS, Philip Carragher, an individual whose address is 904 Lookout Court, Windsor, CO 80550 and Steven Earl Webster, an individual whose address is 2569 Newfound Harbor Drive, Merritt Island, FL 32952, ("Assignors") own the entire right title and interest in a certain invention entitled "System For Card Activity-Based Residential Crediting", U.S. Application No. 09/669,196 filed on September 25, 2000;

NOW THEREFORE, for good and valuable consideration, the receipt in sufficiency of which are hereby acknowledged, Assignors do hereby sell, assign and transfer to H.O.M.E. Mortgage Card LLC, a limited liability corporation of the State of Delaware, hereinafter referred to as ASSIGNEE, its successors, assigns, and legal representatives, the full and exclusive right to said invention and to any and all inventions described in said patent for the United States, its territorial possessions and all foreign countries, and the entire right, title and interest in and to any and all Letters Patent which may be granted therefor in the United States, its territorial possessions and all foreign countries; and in and to any and all continuations, divisions, substitutes, reissues, extensions thereof, and all other applications for Letters Patent relating thereto which have been or shall be filed in the United States, its territorial possessions and/or any foreign countries, and all rights, together with all priority rights, under any of the international conventions, unions, agreements, acts, and treaties, including all future conventions, unions, agreements, acts and treaties;

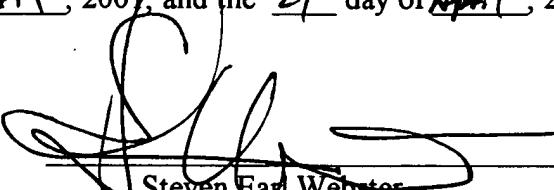
The undersigned agree that ASSIGNEE, may apply for and receive Letters Patent for said invention and said inventions, hereafter referred to as said invention, in the United States, its territorial possessions, and all foreign countries, and may do so in its own name where applicable; and that, when requested to carry out in good faith the intent and purpose of this assignment, at the expense of said ASSIGNEE, its successors, assigns, and legal representatives, the undersigned will execute all continuations-in-part, continuations, divisions, substitutes, reissues, extensions thereof, execute all rightful oaths, assignments, powers of attorney and other papers, testify in any legal or quasi legal proceedings; communicate to said ASSIGNEE, its successors, assigns, or legal representatives all facts known to the undersigned relating to said invention and the history thereof; and generally to do everything possible which said ASSIGNEE, its successors, assigns, or legal representatives shall consider desirable for aiding in securing, maintaining and enforcing proper patent protection for said invention, for vesting title to said invention and all applications for patents on said invention in said ASSIGNEES, successors, assigns, or legal representatives; and

The undersigned covenants with said ASSIGNEE, its successors, assigns, or legal representatives that no assignment, grant, mortgage, license or other agreement affecting the rights and property herein conveyed has been made to others by the undersigned, and that full right to convey the same as herein expressed is possessed by the undersigned.

IN WITNESS WHEREOF, ASSIGNORS, Philip Carragher and Steven Earl Webster have signed this agreement on the 21 day of April, 2001, and the 24 day of April, 2001, respectively.



Philip Carragher



Steven Earl Webster

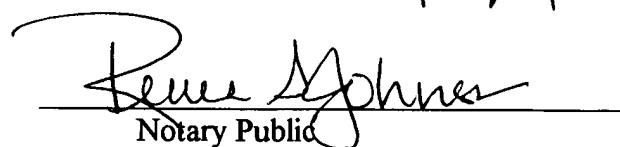
STATE OF COLORADO

COUNTY OF Weld

I hereby certify that the foregoing Assignment of Patent was subscribed and sworn to before me on this 21 day of April, 2001, by Philip Carragher.

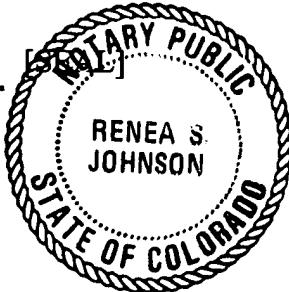
WITNESS my official hand and seal.

My commission expires 9/30/04.



Renea S. Johnson

Notary Public



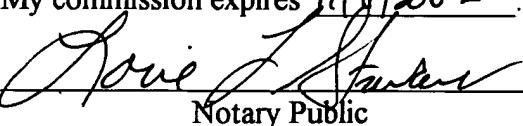
STATE OF FLORIDA

COUNTY OF Brevard

I hereby certify that the foregoing Assignment of Patent was subscribed and sworn to before me on this 24 Day of April, 2001, by Steven Earl Webster.

WITNESS my official hand and seal.

My commission expires 11/4/2002.



Lorie L. Stewart

Notary Public

[SEAL]



I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

Date: May 29, 2001

Signed:

Peter K. Trzyna (Reg. No. 32,601)



PATENT

Paper No. 6

File: Carr-P2-0

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JUL 15 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE GROUP 3600

Inventor

: Philip Carragher, and Steven Earl Webster

Serial No.

: 09/669,196

Filed

: September 25, 2000

For

: SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING

Group Art Unit

: 2181

Examiner

:

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

SIR :

Please enter the following enclosed documents in the above-identified patent application.

1. Assignment and PTO Form 1449.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Peter K. Trzyna
(Reg. No. 32,601)

Date: May 29, 2001

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824